

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1**

KML Law Group, P.C.  
By:  
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215-627-1322  
Attorneys for Movant: Ditech Financial LLC

In Re:

Diane Hall fka Diane Johnson, aka Diane Johnson-Hall  
Debtor

Case No.: 17-10102-JNP

Chapter: 13

Hearing Date: July 25, 2017

Judge: Jerrold N. Poslusny Jr.



Order Filed on July 21, 2017 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

## ORDER APPROVING LOAN MODIFICATION

The relief set forth on the following page is hereby ordered **ORDERED**.

**DATED: July 21, 2017**

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Upon the motion of Ditech Financial LLC to Approve Loan Modification Agreement as to certain property as hereinafter set forth, and for cause shown, it is

**ORDERED THAT:** the Loan Modification is hereby APPROVED with regard to the following:

☒ Real Property More Fully Described as:

**Land and premises commonly known as 228 Pennsylvania Avenue, Franklinville, NJ 08322**

☐ Personal Property More Fully Describes as:

**IT IS FURTHER ORDERED THAT** the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, secured creditor shall withdraw the claim without prejudice or amend the arrearage portion of its proof of claim to the amount paid by the Trustee to date within thirty (30) days of completion of the loan modification; and

The Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of the loan modification and all money that would otherwise be paid to the secured creditor be held until the claim is withdrawn or amended or the Trustee is notified by secured creditor that the modification was not consummated; and

In the event that the modification is not consummated, the secured creditor shall notify the Trustee and Debtor's attorney of same. Any money that was held by the Trustee pending the completion of the modification shall be paid to the secured creditor; and

In the event the Proof of Claim is withdraw or amended, the Trustee may disburse the funds being held pursuant to this Order to other creditors in accordance with the provisions of the confirmed plan; and

Debtor shall file a Modified Chapter 13 Plan and Amended Schedule J within twenty (20) days of the date of this Order.

With respect to any post-petition orders, claims for post-petition mortgage arrears, and orders for creditor's attorney fees which are being capitalized into the loan, secured creditor will amend any and all post-petition orders or claims within 30 days after completion of the loan modification.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Diane Hall  
Debtor

Case No. 17-10102-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Jul 24, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2017.

db +Diane Hall, 228 Pennsylvania Avenue, Franklinville, NJ 08322-2367

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 26, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Jeanette F. Frankenberg on behalf of Creditor FLAGSTAR BANK, FSB cmecf@sternlav.com  
Jennifer R. Gorchow on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com  
R. A. Lebron on behalf of Creditor FLAGSTAR BANK, FSB bankruptcy@feinsuch.com  
Richard S. Hoffman, Jr. on behalf of Debtor Diane Hall rshoffman@hoffmandimuzio.com,  
lmcevoy@hoffmandimuzio.com; jslachetka@hoffmandimuzio.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7